



STATUTORY INSTRUMENTS.

**S.I. No. 486 of 2016**

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CREDIT REPORTING ACT 2013 (SECTION 11) (PROVISION OF  
INFORMATION FOR CENTRAL CREDIT REGISTER) REGULATIONS  
2016

CREDIT REPORTING ACT 2013 (SECTION 11) (PROVISION OF INFORMATION FOR CENTRAL CREDIT REGISTER) REGULATIONS 2016

In exercise of the powers conferred on it by section 11 of the Credit Reporting Act 2013 (No. 45 of 2013), the Central Bank of Ireland, with the consent of the Minister for Finance, hereby makes the following regulations:

Part 1

PRELIMINARY AND GENERAL

*Citation and Commencement*

1. (1) These Regulations may be cited as the Credit Reporting Act 2013 (Section 11) (Provision of Information for Central Credit Register) Regulations 2016.

(2) These Regulations come into operation on 30 June 2017.

*Interpretation*

2. (1) In these Regulations:

“Act of 2013” means the Credit Reporting Act 2013 (No. 45 of 2013);

“Bank” means the Central Bank of Ireland;

“consumer” has the meaning assigned to it by section 2(1) of the Consumer Credit Act 1995 (No. 24 of 1995);

“moneylender” has the meaning assigned to it by section 2(1) of the Consumer Credit Act 1995 (No. 24 of 1995);

“qualifying credit agreement” has the meaning assigned to it by section 11(5) of the Act of 2013;

“qualifying credit application” has the meaning assigned to it by section 11(5) of the Act of 2013;

“Register” means the Central Credit Register established under section 5 of the Act of 2013.

(2) A word or expression used in these Regulations has the same meaning in these Regulations as it has in the Act of 2013.

*Notice of the making of this Statutory Instrument was published in “Iris Oifigiúil” of 23rd September, 2016.*

## Part 2

## PERSONAL INFORMATION

*Personal information to be provided to Bank*

3. A credit information provider shall, in accordance with such guidelines as may be published by the Bank, provide to the Bank such personal information relating to—

- (a) any qualifying credit application made to the credit information provider on or after the date of commencement of these Regulations and to the credit information subject by whom the application was made, and
- (b) any qualifying credit agreement made by the credit information provider, whether before or after the date of commencement of these Regulations, and in force on or after that date and to the credit information subject with whom the qualifying credit agreement was made or any credit information subject who is a guarantor in connection with the credit agreement,

as is specified in Schedule 1 and is applicable.

*Form in which personal information to be provided*

4. The information to which Regulation 3 refers shall be provided to the Bank electronically in the form set out in the First Schedule or in a form to the like effect as specified by the Bank.

*When personal information to be provided*

5. (1) A credit information provider (not being a local authority or a moneylender) shall provide the personal information required to be provided to the Bank by Regulation 3 and relating to any credit information subject that is a consumer—

- (a) at any time after the date of commencement of these Regulations and before 31 December 2017 or such later date as the Bank may specify, and
- (b) thereafter at such periodic intervals as the Bank may specify.

(2) A credit information provider being a local authority or a moneylender shall provide the personal information required to be provided to the Bank by Regulation 3 and relating to any credit information subject that is a consumer—

- (a) at any time after the date of commencement of these Regulations and before 30 September 2018 or such later date as the Bank may specify, and
- (b) thereafter at such periodic intervals as the Bank may specify.

(3) A credit information provider shall provide the personal information required to be provided to the Bank by Regulation 3 and relating to any credit information subject that is a guarantor—

(a) at any time after the date of commencement of these Regulations and before 30 September 2019 or such later date as the Bank may specify, and

(b) thereafter at such periodic intervals as the Bank may specify.

(4) A credit information provider shall provide to the Bank the personal information required to be provided by Regulation 3 and relating to all other credit information subjects—

(a) at any time after the date of commencement of these Regulations and before 30 September 2018 or such later date as the Bank may specify, and

(b) thereafter at such periodic intervals as the Bank may specify.

*Requirements as to verification in connection with personal information*

6. A credit information provider shall—

(a) take all reasonable steps to ensure the accuracy of the personal information provided to the Bank pursuant to Regulation 3, and

(b) inform the Bank of any changes to the personal information provided to the Bank pursuant to Regulation 3 of which it becomes aware.

Part 3

CREDIT INFORMATION

*Credit information to be provided to Bank*

7. A credit information provider shall, in accordance with such guidelines as may be published by the Bank, provide to the Bank such credit information relating to—

(a) any qualifying credit application made to the credit information provider on or after the date of commencement of these Regulations, and to the credit information subject by whom the application was made, and

(b) any qualifying credit agreement made by the credit information provider, whether before or after the date of commencement of these Regulations and in force on or after that date, and to the credit information subject with whom the qualifying credit agreement was made or any credit information subject who is a guarantor in connection with the credit agreement,

as is specified in Schedule 2 and is applicable.

*Form in which credit information to be provided*

8. The information to which Regulation 7 refers shall be provided to the Bank electronically in the form set out in Schedule 2 or in a form to the like effect as specified by the Bank.

*When credit information to be provided*

9. (1) A credit information provider (not being a local authority or a moneylender) shall provide the credit information required to be provided to the Bank by Regulation 7 and relating to any credit information subject that is a consumer—

(a) at any time after the date of commencement of these Regulations and before 31 December 2017 or such later date as the Bank may specify, and

(b) thereafter at such periodic intervals as the Bank may specify.

(2) A credit information provider being a local authority or a moneylender shall provide the credit information required to be provided to the Bank by Regulation 7 and relating to any credit information subject that is a consumer—

(a) at any time after the date of commencement of these Regulations and before 30 September 2018 or such later date as the Bank may specify, and

(b) thereafter at such periodic intervals as the Bank may specify.

(3) A credit information provider shall provide the credit information required to be provided to the Bank by Regulation 7 and relating to any credit information subject that is a guarantor—

(a) at any time after the date of commencement of these Regulations and before 30 September 2019 or such later date as the Bank may specify, and

(b) thereafter at such periodic intervals as the Bank may specify.

(4) A credit information provider shall provide the credit information required to be provided to the Bank by Regulation 7 and relating to all other credit information subjects—

(a) at any time after the date of commencement of these Regulations and before 30 September 2018 or such later date as the Bank may specify, and

(b) thereafter at such periodic intervals as the Bank may specify.

*Requirements as to verification in connection with credit information*

10. A credit information provider shall—

- (a) take all reasonable steps to ensure the accuracy of the credit information provided to the Bank pursuant to Regulation 7, and
- (b) inform the Bank of any changes to the credit information provided to the Bank pursuant to Regulation 7 of which it becomes aware.

**Schedule 1***Regulation 3*

## Personal Information to be Provided, as Applicable

**Personal Information in respect of individuals**

Forename  
 Surname  
 Gender  
 Date of Birth  
 Address  
 Postal Code  
 Eircode  
 Personal Public Service Number  
 Other Tax Reference Numbers  
 Telephone Number  
 Sector of Economic Activity  
 Employment: Employment Status  
 Employment: Occupation Category  
 Institutional Sector — ESA Flag  
 Subject Status — Deceased Flag

**Personal Information in respect of individuals carrying on activities otherwise than as an employee (in addition to the information above)**

Business or Trade Name  
 Business or Trade Address  
 Postal Code  
 Eircode  
 Companies Registration Office (CRO) Registration Number (or equivalent)  
 Tax Reference Number  
 Business Trade Telephone Number

**Personal Information in respect of credit information subjects who are not individuals**

Legal Name of Entity  
 Trading or Business Name  
 Nature of the Entity (Entity Type)  
 Sector of Economic Activity  
 Enterprise Size — MSML Sectoral Flag  
 Institutional Sector — ESA flag  
 Address  
 Postal Code  
 Eircode  
 Companies Registration Office (CRO) Registration Number (or equivalent)  
 Tax Reference Number  
 Telephone Number  
 Legal Entity Identifier (LEI)

## Schedule 2

Regulation 7

Credit Information to be Provided, as Applicable

<p><b>Credit Information in respect of all applications and agreements</b>  Provider Credit Information Subject (CIS) No.  Address Status: Not Contactable (CIS in arrears)  Consumer Flag</p>
<p><b>Credit Information in respect of Groups of Individuals (Partnerships, Clubs, Others)</b>  Provider CIS No. (Parent — Partnership, Club, Other)  Role of the Parent (Partnership, Club, Other)  Provider CIS No. (Child — Partner, Trustee, Other)</p>
<p><b>Credit Information in respect of Other Credit Performance events</b>  Credit Event Code  Credit Event Detail  Credit Event Date</p>
<p><b>Credit Information for Instalment Contracts</b>  Role of CIS  Provider Contract No.  Product Type  Contract Phase  Credit Status  Currency  Original Currency  First Date of Drawdown (Start Date)  Contract Request Date  Maturity Date  Contract End Actual Date  Payment Made Date  Restructure Event  Reorganised Credit Code  Interest Rate Type  Interest Rate  Financed Amount  Total Number of Planned Payments  Payment Frequency  Payment Method  Repayment Type  Purpose Type  Exposure Class  Monthly Payment Due  Payment Made  First Payment Date  Next Payment Date  Next Payment Amount  Outstanding Payments Number  Outstanding Balance  Number of Payments Past Due  Amount Past Due  Days Past Due  Provider Guarantor CIS No.  Guarantee Start Date  Guarantee End Date  Collateral or Security Type  Personal Recourse Type  Personal Recourse Value</p>



**Credit Information for Non-Instalment Contracts**

Role of CIS  
 Provider Contract No.  
 Product Type  
 Contract Phase  
 Credit Status  
 Currency  
 Original Currency  
 First Date of Drawdown (Start Date)  
 Contract Request Date  
 Maturity Date  
 Contract End Actual Date  
 Payment Made Date  
 Restructure Event  
 Reorganised Credit Code  
 Interest Rate Type  
 Interest Rate  
 Credit Limit  
 Outstanding Balance  
 Purpose Type  
 Exposure Class  
 Provider Guarantor CIS No.  
 Guarantee Start Date  
 Guarantee End Date  
 Collateral or Security Type  
 Personal Recourse Type  
 Personal Recourse Value

**Credit Information for Credit Cards**

Role of CIS  
 Provider Contract No.  
 Product Type  
 Contract Phase  
 Credit Status  
 Currency  
 Original Currency  
 First Date of Drawdown (Start Date)  
 Contract Request Date  
 Maturity Date  
 Contract End Actual Date  
 Payment Made Date  
 Restructure Event  
 Reorganised Credit Code  
 Interest Rate Type  
 Interest Rate  
 Credit Limit  
 Payment Frequency  
 Payment Method  
 Purpose Type  
 Payment Made  
 Next Payment Date  
 Next Payment Amount  
 Outstanding Balance  
 Number of Payments Past Due  
 Amount Past Due  
 Days Past Due  
 Charged Amount  
 Last Charge Date  
 Min. Payment Indicator  
 Min. Payment Percentage  
 Provider Guarantor CIS No.  
 Guarantee Start Date  
 Guarantee End Date  
 Collateral or Security Type  
 Personal Recourse Type  
 Personal Recourse Value

The Minister for Finance consents to the making of these Regulations.



GIVEN under my Official Seal,  
16 September 2016.

MICHAEL NOONAN,  
Minister for Finance.

Signed for and on behalf of the CENTRAL BANK OF IRELAND,  
20 September 2016.

PHILIP LANE,  
Governor of the Central Bank of Ireland.

EXPLANATORY NOTE

*(This note is not part of the Instrument and does not purport to be a legal interpretation.)*

Regulations made under section 11 of the Credit Reporting Act 2013 prescribe the personal and credit information to be provided to the Central Credit Register by credit information providers and associated matters such as the form and when such information is to be provided.

BAILE ÁTHA CLIATH  
ARNA FHOILSIÚ AG OIFIG AN tSOLÁTHAIR  
Le ceannach díreach ó  
FOILSEACHÁIN RIALTAIS,  
52 FAICHE STIABHNA, BAILE ÁTHA CLIATH 2  
(Teil: 01 - 6476834 nó 1890 213434; Fax: 01 - 6476843)  
nó trí aon díoltóir leabhar.

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